



Enjoyable reading for the Employees
of Barrington

January-February
2006

The **E** Word

Village of Barrington

BPBA Sponsors 2005 Holiday "Shop With a Police Officer"

The Barrington-Iverness Police Department's Benevolent Association (BPBA) again this holiday season sponsored disadvantaged local children for a shopping spree where they were provided money to purchase gifts—toys and clothing—for themselves or family members.

"This has become a tradition that we look forward to each year," said Officer Rita Kelley, president of the BPBA. "It is heartwarming to participate in this and to accompany the children to Target where they are allowed to shop for items of their choice."

This program is supported by members and staff of the Barrington-Iverness Police Department who volunteer their time. The funds to support this event are



A good time was had by all at the 2005 "Shop With a Police Officer" on December 18. Participating were: (from left, back row) Mark Kaspar, John Burke, Keith Wrzala, Jeniffer Whitcher, Martin Byrne, Steve Ruben, Jeff Lawler, Roseann Billuni, Sandy Reda, Caesar Ruiz, Irene Shewchuk, and Luc Logan; (front row) Jerry Libit, Lori Allsteadt and Rita Kelley. Caesar and Luc are participants in the Explorer program.

sustained solely by donations and contributions from individuals and businesses to the BPBA throughout the year. Donations are tax-deductible and can be made any time by sending a check to the BPBA at 400 N. Northwest Hwy., Barrington, IL 60010.

Target Store of Lake Zurich hosted the 2005 shopping event and donated a mug filled with hot chocolate mix, marshmallows, and a candy bar to every child that attended and then provided a snack for them after they shopped. Additionally, Target donated both a boys' and girls' bicycle that were raffled off and a Christmas tree with ornaments for a family who has never been able to afford one.

"We would especially like to thank everyone who touches this program," said Kelley. "Knowing that we can come together as a community to support our own families in need is a terrific feeling at this time of year."



Chief Lawler and daughter Tiffany help a family decide on some presents.

Officers Kelley and Byrne offer advice to kids on their shopping.



Service Anniversaries

January

Lori Allsteadt, PD, 1/11/02
John Felt, FD, 1/11/88
Phil Freund, PW, 1/6/86
Tom Gilbert, VMO, 1/27/03
Mike Gorzelanczyk, PD, 1/10/97
Mark Kaspar, PD, 1/15/81
Jeff Larsen, FD, 1/19/98
Art LaRue, PD, 1/3/83
Larry Lenz, PW, 1/6/03
Gary Lisauskas, PD, 1/3/83
John Matlachowski, FD, 1/20/97
Char McLearn, FD, 1/31/80
Jim McNamee, PD, 1/11/79
Mike Nash, PD, 1/6/86
Candace Nykiel, PD, 1/7/04
Steve Ruben, PD, 1/6/89
Jim Wallace, B&P, 1/2/96
Fred Welstead, PD, 12/16/96
Paul Young, PD, 1/8/99

February

Mike Brown, FD, 2/8/95
John Burke, PD, 2/27/04
Nick Campbell, FD, 2/11/04
Jean Emerick, VMO, 2/11/03
Brett Haller, FD, 2/11/04
Cap Menes, PD, 2/25/04
Pauline Morris, PD, 2/10/03
Vincent Murphy, FD, 2/11/04
Sandy Reda, PD, 2/22/94
Jeff Retzlaff, PW, 2/12/73
Al Simonds, FD, 2/11/04
Chris Toussaint, FD, 2/7/80
Don Wenschhof, FD, 2/8/95

WELCOMING A SON
Lt. Bill & Amy Brown,
FD, son William Cam-
eron, on December 30

Retirement Strategies for All Ages

A successful retirement depends largely on the steps you take during different stages of your life. Here are some moves to consider from the Federal Deposit Insurance Corporation (FDIC). Note: Investment portfolios shown are illustrations only. You must decide what percentages and investments are right for you.

Your 20s and 30s (Early Career)

Contribute as much as you can to IRAs, 401(k)s, Keoghs and other retirement savings while meeting other goals, such as buying a home or starting a family.

Keep your debt from credit cards and other sources manageable.

If you don't already own a home, consider if this is a good option for you.

While a home purchase can be expensive, it also can be an excellent investment and source of tax breaks.



Given your years until retirement, you probably can afford to be fairly aggressive with your investments. Possible portfolio: 60 to 80 percent in stocks or stock mutual funds and most of the rest in certificates of deposit (CDs), bonds, bond funds or money market accounts.

Your 40s and 50s (Mid-Career)



Continue putting as much as you can into IRAs, 401(k)s, Keoghs and other retirement savings accounts. Once you reach age 50, you can make "catch-up" (extra) contributions to IRAs, 401(k)s and other retirement savings accounts.

If you haven't bought a house already, consider doing so as a source of equity and a place to live in retirement. If you have a mortgage, periodically compare your interest rate to current market rates. If current rates are better, consider refinancing.

As you get closer to retirement, consider reducing stock investments and

adding more conservative, income-producing investments. Possible portfolio: 50 to 70 percent in stocks or stock mutual funds and most of the rest in CDs, bonds, bond funds or money market accounts.

Your Early 60s (Late Career)

Ask the Social Security Administration, your accountant or your employer's personnel office to help you determine how much Social Security and pension income you'd get if you "retire early" – and how much you'd lose compared to holding off on retirement.

Discuss with a financial advisor when to withdraw money from your tax-deferred retirement accounts, such as employer-sponsored retirement plans and traditional IRAs. After age 59½, you can withdraw your money without penalty but subject to income taxes.

Under IRS rules, you must withdraw a minimum amount from 401(k)s, traditional IRAs and certain other retirement savings plans by April 1 of the year after you reach age 70½ and each year after that. There is an exception to the rules for someone still working for the employer who sponsors the plan.

Consult with your legal or financial advisors about estate planning – organizing your financial affairs so that your money, property and other assets can go to your heirs with a minimum of costs, taxes and hassles.

You may need or want to buy health insurance or long-term care (including nursing home) insurance. Consider the need for disability (wage replacement) or life insurance coverage.



Reduce your consumer debt as much as possible and consider the pros and cons of paying off your mortgage early. But if you think you'll need to borrow money during retirement, determine whether you want to refinance your mortgage, take out a

home-equity loan, apply for a credit card or otherwise take out a loan *before* you retire. You might have more options for getting a loan when you still have employment income.

No matter what loans you have or how old you are, it's important to keep your debts manageable.

Consider reducing your stock ownership and increasing your conservative investments. Possible portfolio: 30 to 60 percent in stocks or stock mutual funds and most of the rest in CDs, bonds, bond funds or money market accounts.

Your Retirement

The rules governing retirement can be complicated. So, about a year before you plan to retire, discuss your situation with a Social Security Administration claims representative.



After you decide on a retirement date, apply for your Social Security benefits and other pensions about three months in advance. If you plan to work part-time, find out how this will affect your Social Security income or taxes.

Arrange to have your periodic payments, such as Social Security benefits, directly deposited into your checking account. Ask your personnel department or financial advisor about whether to receive your 401(k) money in a lump sum or periodic payments.

Reduce your debts as much as possible. Be careful before taking on new debt, such as a home-equity loan or a reverse mortgage.

Lean toward conservative, income-producing investments, but don't rule out stocks or stock funds. Possible portfolio: 20 to 40 percent in stock or stock mutual funds and most of the rest in CDs, bonds, bond funds or money market accounts.

Savor Flavors of the World

If Italian cuisine means pepperoni pizza, French fare translates into French fries and Chinese night means you're having Minute rice, you're missing out on a whole world of flavors. Without traveling further than your local supermarket, you can find all sorts of ways to perk up meals with foods and flavors from around the globe.

Here are some tips for transforming everyday foods into exciting international cuisines simply by adding a few ingredients.

- ❶ Lend a taste of **Italy** to salads and vegetables with a sprinkle of oregano, basil, parsley, thyme and minced garlic. Or top past, poultry and fish with capers, diced pimento or a few black olives.
- ❷ Give a **Greek** accent to pizza and salads with a little crumbled Feta cheese or fresh spinach.
- ❸ Think **Mexican** by using corn or flour tortillas instead of bread for sandwiches. Tortilla sandwiches work especially well in sack lunches because they don't get squashed as easily as regular sandwiches.
- ❹ Build a **Thai** flair into chicken soup by using coconut milk and adding a little fish sauce, lime juice and red chili powder. Garnish with fresh cilantro.
- ❺ For a taste of **Mediterranean**, substitute balsamic vinegar with red wine vinegar in marinade and dressing recipes.
- ❻ Go **German** by topping a green salad with asparagus tips and red cabbage slaw. Serve with dark rye.
- ❼ Instead of regular rice, try some of the different grains now available in many supermarkets. Bulgur and cous-cous add a **Middle Eastern** flavor.
- ❽ Toss with grated citrus peel, a dash of cinnamon and few tablespoons of raisins. For a taste of **India**, try basmati rice.
- ❾ Think **Chinese** by seasoning or marinating lean meats and vegetables with sauces like oyster sauce, Cantonese stir-fry sauce, ginger soy sauce, Teriyaki sauce, Hoisin sauce and plum sauce. These also add flavor to stir-fry recipes.
- ❿ Toss some water chestnuts or toasted sesame seeds in salads for a crunchy **Asian** addition. Perk up potatoes, burgers, poultry and seafood with a dollop of **salsa**.
- ⓫ Finely grate a bit of parmesan, Asiago or romano cheese over vegetable and salad greens for a little **Italian** zip.

Written by food science specialist Pat Kendall, Ph.D., R.D., for Colorado State University Cooperative Extension.



What's Your Healthy Counterbalance?

With "going to extremes" a popular theme both on reality TV and in real life, here's good news. The New Year may bring what *Advertising Age* magazine is calling the new moderation, "pairing serious sins with equal amounts of repentance."

In a list of 10 trends to watch for in 2006, the advertising trade publication predicts that consumers will go back and forth from one extreme to the other, balancing "binge moments" with healthy activities—so that the for every jumbo back of potato chips there may be a brisk walk around the building to work off the extra calories. The takeaway? The beginning of the year may be a prime time to push health and wellness programs hard, so that for every extreme behavior there's a healthy counterbalance.